

### The Social Security Fairness Act: How Your Benefits May Be Affected

Social Security laws are receiving their first significant change in a while, and for many retirees, the change is beneficial. **The Social Security Fairness Act**, implemented in 2025, has repealed two long-standing provisions that reduce Social Security benefits for many retirees: **The Windfall Elimination Provision (WEP)** and **The Government Pension Offset (GPO)**. We aim to provide a brief overview of the rules in question and explain how the repeal could affect your benefits.

#### What are the WEP and the GPO?

The Windfall Elimination Provision (WEP) is a formula used to calculate reduced Social Security benefits for workers who receive pensions from jobs not covered by Social Security. Similarly, the Government Pension Offset (GPO) can reduce or eliminate spousal and survivor benefits for those with non-Social Security covered pensions<sup>1</sup>. Understanding WEP and GPO is important due to their impact on benefit calculations.

#### What is the Social Security Fairness Act?

The Social Security Fairness Act directly addresses these two provisions within the Social Security system, repealing their existence and increasing benefits for many retirees. The repeal of this law will affect certain types of government workers, including firefighters, police officers, teachers, and other federal employees with non-covered pensions.



#### How Will This Affect Me?

The Social Security Fairness Act was made law in January 2025; however, the Act will retroactively take effect beginning in January 2024. This means that qualifying retirees who received benefits in 2024 are eligible for retroactive benefit pay 1. If you believe that your benefits may be impacted, we encourage you to contact the Social Security Administration directly to review your benefits to ensure they are accurately calculated.

1. Social Security Administration. Social Security Fairness Act: Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) update | SSA. Ssa.gov. Published 2025. <https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html?tl=0>

2. Congress. Social Security: The Windfall Elimination Provision (WEP). Congress.gov. Published 2025. Accessed October 15, 2025. <https://www.congress.gov/crs-product/98-35>

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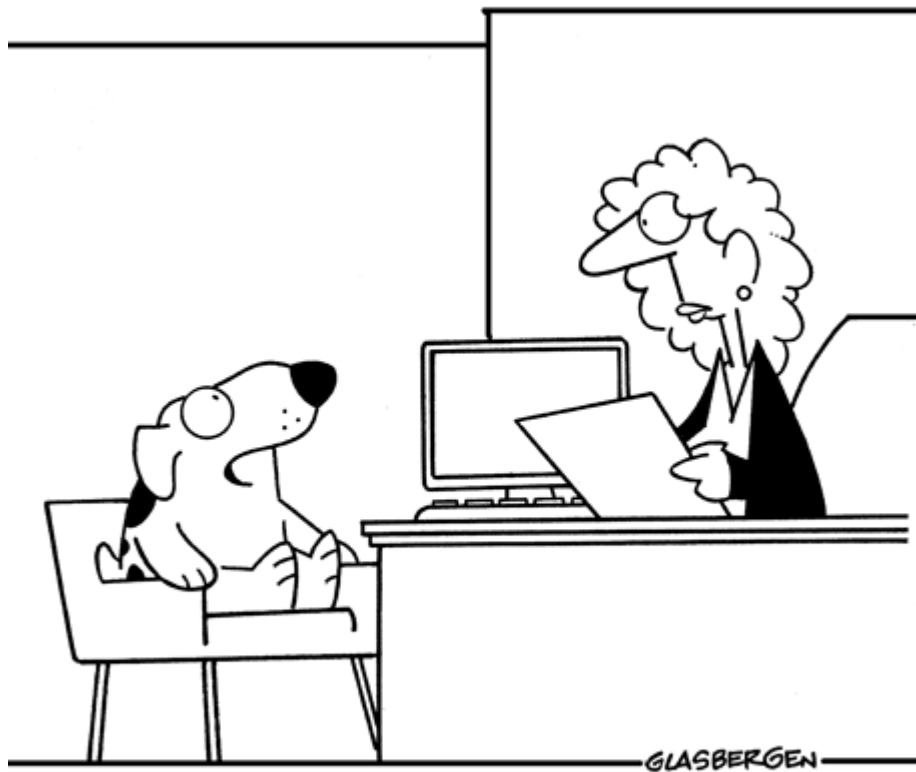
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